

**United States Bankruptcy Court**  
NORTHERN DISTRICT OF ALABAMA  
Western Division  
1118 Greensboro Avenue, Room 209  
Tuscaloosa, AL 35401

**Case No. 03-70405-CMS13**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricky T Whitt  
AKA Ricky Tyrone Whitt  
2711 18th Avenue  
Northport, AL 35476

Social Security No.:

xxx-xx-1335

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/6/07

C. Michael Stilson  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**ATTENTION DEBTOR:    IMPORTANT DOCUMENT!    PLEASE KEEP FOR YOUR RECORDS!**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 1126-7  
Case: 03-70405

User: mbagwell  
Form ID: bl8w

Page 1 of 1  
Total Served: 18

Date Rcvd: Mar 06, 2007

The following entities were served by first class mail on Mar 08, 2007.

db +Ricky T Whitt, 2711 18th Avenue, Northport, AL 35476-3269  
aty BECKET & LEE, BECKET & LEE, PO BOX 10228, NEWARK, NJ 07193-0228  
477289 ARROW FINANCIAL SVCS LLC, C/O BECKET & LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
477274 BANKFIRST, BASS & ASSOCIATES, 3936 E FORT LOWELL RD STE 200, TUCSON, AZ 85712-1083  
477285 +BRYANT DRIVE ANIMAL HOSPITAL, TRANSWORLD SYSTEMS INC, 400 VESTAVIA PARKWAY STE 271,  
BIRMINGHAM, AL 35216-7700  
477275 +CAPITAL ONE, STEWART & ASSOCIATES, P.C., PO BOX 723848, ATLANTA, GA 31139-0848  
477276 +CAPITAL ONE SERVICES, ARROW FINANCIAL SERVICES LLC, 5996 WEST TOUHY AVENUE,  
NILES, IL 60714-4610  
477277 +COMPUTER FINANCE, LLC, PO BOX 48650, ATLANTA, GA 30362-1650  
477286 +JAYMARK JEWELERS, PO BOX 740933, DALLAS, TX 75374-0933  
477278 +LOAN EXPRESS, 604 SKYLAND BLVD EAST, TUSCALOOSA, AL 35405-4037  
477280 MILITARY STAR, PO BOX 830031, BALTIMORE MD 21283-0031  
477281 +NORTH EAST CREDIT & COLLECTION, 120 N KEYSER AVENUE, SCRANTON, PA 18504-9701  
3632621 +Portfolio Acquisitions, LLC, C/O OSI Collection Services, PO Box 105460,  
Atlanta Ga 30348-5460  
477284 +T-MOBILE, FORMELY VOICESTREAM, LAW OFFICES OF MITCHELL N KAY, PO BOX 9006,  
SMITHTOWN, NY 11787-9006

The following entities were served by electronic transmission on Mar 06, 2007.

477288 +EDI: CBSAAFES.COM Mar 06 2007 20:44:00 AAFES, PO BOX 740933, DALLAS, TX 75374-0933  
477290 EDI: CAPITALONE.COM Mar 06 2007 20:45:00 CAPITAL ONE BANK, PO BOX 85167,  
RICHMOND, VA 23285-5167  
477283 +EDI: NEXTEL.COM Mar 06 2007 20:44:00 SPRINT PCS, PO BOX 660750, DALLAS, TX 75266-0750  
477287 EDI: ECAST.COM Mar 06 2007 20:45:00 eCAST SETTLEMENT, PO BOX 35480, NEWARK NJ 07193-5480  
TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

477291 FITNESS SOUTH-TUSCALOOSA  
477279 LSE/ENTERPRISE, , AZ  
477282 SECURITY BANK

TOTALS: 3, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2007

Signature:

